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PATENT
Customer No. 22,852
Attorney Docket No. 5793.3013-00

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Robert A. KOTTMEIER, JR. et al.

Application No.: 09/659,585

Filed: September 11, 2000

For: SYSTEM AND METHOD FOR
PROVIDING A CREDIT CARD
WITH MULTIPLE CREDIT LINES

Group Art Unit: 2876

Examiner: Unknown

TECHNOLOGY CENTER 2800

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Commissioner for Patents and Trademarks
Washington, DC 20231

Technology Center 2100

Sir:

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

UNDER 37 C.F.R. § 1.97(b)

Pursuant to 37 C.F.R. §§ 1.56 and 1.97(b), applicants bring to the attention of the Examiner the documents listed on the attached PTO 1449. This Information Disclosure Statement is being filed before the mailing date of a first Office Action on the merits for the above-referenced application.

Copies of the listed documents are attached.

Applicants respectfully request that the Examiner consider the listed documents and indicate that they were considered by making appropriate notations on the attached form.

This submission does not represent that a search has been made or that no better art exists and does not constitute an admission that each or all of the listed

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documents are material or constitute "prior art." If the Examiner applies any of the documents as prior art against any claim in the application and applicants determine that the cited documents do not constitute "prior art" under United States law, Applicants reserve the right to present to the office the relevant facts and law regarding the appropriate status of such documents.

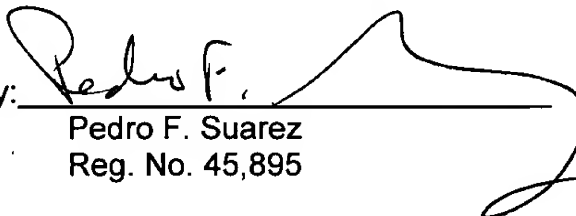
Applicants further reserve the right to take appropriate action to establish the patentability of the disclosed invention over the listed documents, should one or more of the documents be applied against the claims of the present application.

If there is any fee due in connection with the filing of this Statement, please charge the fee to our Deposit Account No. 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,
GARRETT & DUNNER, L.L.P.

Dated: March 4, 2002

By: 
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